

In re:  
Maria D. Ramos  
Debtor

Case No. 16-14859-amc  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Jul 25, 2022

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2022:

Recip ID	Recipient Name and Address
+	Maria Ramos, 3011 Mirkwood Ct., Pottstown, PA 19464-2711

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2022 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Maria D. Ramos brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
JACK K. MILLER	on behalf of Trustee WILLIAM C. MILLER Esq. philaecf@gmail.com, ecfemails@ph13trustee.com
JOSHUA I. GOLDMAN	on behalf of Creditor U.S. Bank National Association (Trustee fo the Pennsylvania Housing Finance Authority) Josh.Goldman@padgettlawgroup.com angelica.reyes@padgettlawgroup.com
KEVIN G. MCDONALD	on behalf of Creditor U.S. Bank National Association (Trustee fo the Pennsylvania Housing Finance Authority) bkgroup@kmlawgroup.com
LEON P. HALLER	on behalf of Creditor U.S. Bank National Association (Trustee fo the Pennsylvania Housing Finance Authority) lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com

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REBECCA ANN SOLARZ

on behalf of Creditor U.S. Bank National Association (Trustee fo the Pennsylvania Housing Finance Authority)  
bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com

ROBERT H. HOLBER

trustee@holber.com rholber@ecf.axosfs.com

ROBERT H. HOLBER

on behalf of Trustee ROBERT H. HOLBER trustee@holber.com rholber@ecf.axosfs.com

THOMAS I. PULEO

on behalf of Creditor U.S. Bank National Association (Trustee fo the Pennsylvania Housing Finance Authority)  
tpuleo@kmlawgroup.com bkgroup@kmlawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 10

Timothy B. McGrath  
Clerk of Court

**UNITED STATES BANKRUPTCY COURT**  
EASTERN DISTRICT OF PENNSYLVANIA  
Robert N.C. Nix Building  
900 MARKET STREET  
Suite 400  
PHILADELPHIA, PA 19107-4299

Clerk's Office  
Telephone  
(215) 408-2800

Divisional Office  
201 Penn Street  
Suite 103  
Reading, PA 19601  
(610)208-5040

July 25, 2022

Maria Ramos  
3011 Mirkwood Ct.  
Pottstown, PA 19464

Re:16-14859

Dear Ms. Ramos ,

This is in response to your recent letter regarding your credit report. It is not the policy of the court to report to any credit agency, nor do we intercede with the removal of questionable reporting.

If you have any questions , you may contact us at 215-408-2800.

Very truly yours,

Timothy B. McGrath  
Clerk of Court

BY: Randi J.  
Deputy Clerk